

**Information to identify the case:**

Debtor 1	<u>James L Fleckenstein Jr</u>	Social Security number or ITIN	xxx-xx-2521
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-16355-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James L Fleckenstein Jr  
aka James Fleckenstein Jr., dba On the Level  
Home Repair LLC

11/27/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James L Fleckenstein, Jr  
 Debtor

Case No. 16-16355-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +James L Fleckenstein, Jr, 101 Jones Branch Road, Erwin, TN 37650-8910  
 cr +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 518385506 +AG Adjustments, 740 Walt Whitman Road, Melville, NY 11747-2212  
 516098900 +American Legal Counsels, One Gate Way Center #22, Newark, NJ 07102-5320  
 516164409 +Camden County MUA, 1645 Ferry Ave, Camden, NJ 08104-1311  
 516098903 Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105  
 516098906 Chase Auto Finance, PO Box 901003, Columbus, OH 43224  
 516098907 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 516098909 +Deborah Stein, 125 E. 10th Ave., Pine Hill, NJ 08021-6307  
 516098910 +Equifax Information Services, PO Box 740256, Atlanta, GA 30374-0256  
 516098911 +Experian, PO Box 4500, Allen, TX 75013-1311  
 516173589 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
 Ft. Worth, TX 76101-2032  
 516098917 PNC Bank, Bankruptcy Dept., PO Box 489909, Charlotte, NC 28269-5329  
 516098916 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,  
 Mount Laurel, NJ 08054-3437  
 518385510 Pine Hill Borough Municipal Utilities, 9007 Turnerville Road, Pine Hill, NJ 08021  
 516098919 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 518151027 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 518151028 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516098920 +State of New Jersey Department of Labor, Bankruptcy Section, PO Box 951,  
 Trenton, NJ 08625-0951  
 516098921 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 516098923 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 516132159 +U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
 516546933 +US Department of HUD, 451 7th Street, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Nov 28 2019 04:23:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516098899 +EDI: AAEO.COM Nov 28 2019 04:23:00 Aaron Sales & Lease, 1015 Cobb Place Blvd NW,  
 Kennesaw, GA 30144-3672  
 516965736 +EDI: AISACG.COM Nov 28 2019 04:23:00 Ascension Capital Group,  
 Attn: NCEP, LLC Department Ascension Cap, P.O. Box 165028, Irving, TX 75016-5028  
 518385507 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 28 2019 00:03:11 Atlantic City Electric,  
 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600  
 516098901 E-mail/Text: bankruptcy@pepcoholdings.com Nov 28 2019 00:03:11  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600  
 516098902 +E-mail/Text: sferguson@pinehillboronj.com Nov 28 2019 00:04:17 Borough of Pine Hill,  
 Tax Office, 45 West 7th Ave., Pine Hill, NJ 08021-6317  
 516135337 EDI: CAPITALONE.COM Nov 28 2019 04:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516098904 +EDI: CAPITALONE.COM Nov 28 2019 04:23:00 Capital One Bank USA NA, Bankruptcy Dept.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516098905 +E-mail/Text: kzoepfel@credit-control.com Nov 28 2019 00:03:44 Central Loan Admin & R,  
 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516098908 +E-mail/PDF: creditonebknofifications@resurgent.com Nov 28 2019 00:10:40 Credit One Bank NA,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 518385509 +E-mail/Text: jstauaffe\_BK@ebay.com Nov 28 2019 00:03:36 Ebay, Inc, 2145 Hamilton Avenue,  
 San Jose, CA 95125-5905  
 516098912 +E-mail/Text: bankruptcy@fnbcinc.com Nov 27 2019 23:59:01 First National Collection Bureau,  
 610 Waltham Way, Sparks, NV 89437-6695  
 516098913 +EDI: AMINFOFP.COM Nov 28 2019 04:23:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 516308125 EDI: WFFC.COM Nov 28 2019 04:23:00 HSBC BANK USA, NATIONAL ASSOCIATION,  
 c/o WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y,  
 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700  
 516098914 +EDI: HFC.COM Nov 28 2019 04:23:00 HSBC Bank, PO Box 9, Buffalo, NY 14240-0009  
 516098915 +EDI: IRS.COM Nov 28 2019 04:23:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 516191688 +EDI: MID8.COM Nov 28 2019 04:23:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Nov 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516618043 EDI: BL-CREDIGY.COM Nov 28 2019 04:23:00 NCEP, LLC, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516098918 EDI: PRA.COM Nov 28 2019 04:23:00 Portfolio Recovery Assoc., 120 Corporate Blvd #1, Norfolk, VA 23502  
516098922 EDI: RMSC.COM Nov 28 2019 04:23:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
516098924 +EDI: WFFC.COM Nov 28 2019 04:23:00 Wells Fargo Home Mortgage, Bankruptcy Dept., PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518385508\* Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105  
518385511\* South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 shay@bbs-law.com, jpshay@gmail.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com  
Leonard R. Wizmur on behalf of Debtor James L Fleckenstein, Jr lwizmur@mpadlaw.com, lwizmur@comcast.net; kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com; r62202@notify.bestcase.com  
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 rsolarz@kmlawgroup.com  
Thomas G. Egner on behalf of Debtor James L Fleckenstein, Jr tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.com; mfunk@mcdowelllegal.com; egnertr62202@notify.bestcase.com

TOTAL: 9